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GREATER HARTEORD'S BUSINESS NEWS

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CT waste plan leans on industry

By Matt Pilon

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or more than a decade, Connecticut regulators, municipalities and environmental groups have been nudging manufacturers and other businesses to assume more responsibility — financial and otherwise — for what happens to their

products when consumers dispose of them.

Since 2011, Connecticut lawmakers — in the face of varying levels of industry opposition — have launched mandated collection and recycling programs for electronics, paint and mattresses, funded by millions in industry fees, which are often passed onto consumers.

Now more industries could soon be impacted by similar programs, if state policymakers have their way.

Mandated industry responsibility for the life cycle of a product is known as "extended producer responsibility", or EPR, and falls under the umbrella philosophy of "product stewardship," which can involve more

voluntary programs.

In a February draft document containing major updates to the state's official waste management plan, the Department of Energy and Environmental Protection (DEEP) signalled it's prepared to double down on EPR, naming scrap tires, batteries and carpets as prime targets, while calling for further study of consumer packaging, printed paper, fertilizers, pharmaceuticals, plastic bags, construction debris and other items. Any state regulations or laws that eventually result could range from voluntary efforts to mandates.

Continued on page 17



Closing Down

One of the largest trash museums in the country, located in Hartford, is closing down. Find out how low natural gas prices are to blame.



Ramping Up

Central Connecticut State University has been expanding its graduate business school programs despite significant competition in the market. Find out why.



Why Bradley won its airport tug-of-war for Aer Lingus

By Gregory Seay gseay@HartfordBusiness.com

hen Aer Lingus launches trans-Atlantic service from Connecticut's Bradley International Airport to its Irish home turf in September, more will be at stake than trying regularly to fill seats for its nonstop, seven-hour flights.

It, too, will be a further test, observers say, of Connecticut's

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GKN seizes on CT mfg. technology to build markets

By Gregory Seay

gseay@HartfordBusiness.com

ewington aeroparts maker GKN Aerospace Newington LLC, whose predecessor reaped millions in state assistance to expand in Connecticut, is eagerly planning its next technology leap.

Senior officers overseeing two of three Connecticut production outposts for Britain's GKN Aerospace Services say they are working closely with East Hartford's Connecticut Center for Advanced Technology to deploy additive manufacturing techniques into the production of metallic jet-engine structures at GKN's Louis Road campus. GKN also has aeroparts-production facilities in Cromwell and Manchester.

GKN-Newington currently machines its primary product — turbine-fan casings — from billet aluminum and titanium supplied to jetengine builders Pratt & Whitney, General Electric, and Britain's Rolls-Royce PLC. The savings alone from curbing metal waste would generate tremendous financial and energy savings for airframe builders such as Airbus and Boeing, and their airline customers, GKN officials said.

"It's a huge competitive advantage," GKN Aerospace Sales Director Bruce Fiedorowicz



U.S. Sen. Chris Murphy with Martin Thorden, vice president/general manager, GKN Aerospace Newington LLC.

said, "because it would save an enormous amount of input weight, where we would build up features rather than cut away."

GKN already uses additive manufacturing in its Swedish plant to fashion a structural part for a Rolls-Royce engine that propels the

Airbus A380 widebody jetliner.

But what GKN seeks from CCAT, said Martin Thorden, who is vice president and general manager in charge of two of GKN's Newington and Manchester plants and one in New Hampshire, is the ability to apply additive technology

to producing a wide range of parts, not just one.

GKN and CCAT also are partnering to refine a process for machining aeroparts from lightweight composites, such as carbon fiber, used increasingly in the newest generation of fuel-efficient aircraft, Thorden said.

Implementation of both technologies into GKN is still about two years away, he said, but additive manufacturing could prove "a game changer" for GKN, Thorden

"I'm very confident that they will be able to deliver," Thorden said.

Competitive advantage

Development of additive and compositemachining technologies, and incorporating them into GKN's Newington operations, sends a clear message that Connecticut's manufacturing sector, and the investment in new technology to support it, is alive and well, Fiedorowicz said.

"It just reinforces our position of being the predominant aerospace cluster," he said.

That was the message that Fiedorowicz and Thorden recently relayed to U.S. Sen. Chris Murphy during one of his ongoing

Continued •

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GKN Aerospace

"Manufacturing Monday" stopovers with Connecticut producers.

Connecticut's junior senator, who proudly boasts of his family's manufacturing roots, looked and sounded impressed as he walked GKN's shop floors of GKN's three-building Newington campus where about 137 people work.

GKN's roots date as far back as the 18thcentury but its presence in Connecticut is more recent. In 2005, Volvo AB bought privately owned Aero-Craft, which machined precision components for the jet-engine market, and had one Newington building at 179 Louis Road.

At that time, Volvo surveyed its customers, including Pratt & Whitney and General Electric, to determine what niche wasn't being served adequately, Fiedorowicz said. The answer: There was a need for more suppliers of metallic fan cases.

Volvo Aero responded by entering that fancasing market through its Aero-Craft acquisition. A bonus was that Aero-Craft's Newington facility was big enough — and contained the equipment—to accommodate production of fan casings whose diameters can exceed six feet.

In October 2012, GKN acquired Swedish industrial giant Volvo AB's Volvo Aero aircraft-parts production operations in Newington. Three years earlier, Volvo Aero got \$2 million from the state to purchase new machinery and equipment in exchange for the company's commitment to retain operations and workers in Connecticut.

GKN Aerospace, too, has served as fertile training ground for the next generation of leaders in manufacturing and technology. Kaman some years as managing director and CEO of GKN Aerospace while serving as an executive director on the main board of GKN Plc.

Keating, who left GKN after three years to become Kaman's CEO on Jan. 1, 2008, has fond memories working "with some of the best engineers around." Kaman and GKN, he said, continue to supply each other with aeroparts and components.

More recently, in October 2014, former Pratt & Whitney commercial-engines President David Brantner joined GKN Group as its president in its North American head-

another 65 or so are stationed at GKN Aerospace Engine Systems at 280 Adams St. in Manchester; and around 130 more are based at GKN Aerospace Services Structures at 1000 Corporate Row in Cromwell.

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Budget woes shutter Trash Museum

Due to declining revenue from burning trash to create energy, a quasi-public waste management and recycling agency will close its 21-year-old Trash Museum in Hartford on July 1.

Officials from the Materials Innovation and Recycling Authority (MIRA)

said low natural gas prices have taken a bite out of the prices it can fetch for energy at its trashto-energy plant on Murphy Road, just down the street from its single-stream recycling facility, where the museum has been housed since it was created by MIRA predecessor the Connecticut Resources Recovery Authority in 1995.

Since then, approximately 500,000 people have visited the museum, which costs \$275,000 per year to operate, according to Chief Financial Officer Mark Daley, and features interactive exhibits meant to educate residents about recycling.

The 6,500-square-foot museum is considered one of the largest in the country.

MIRA President Thomas Kirk called the closure "an unfortunate result of some very difficult fiscal issues we're dealing with." CRRA shuttered a similar facility, the Garbage Museum in Stratford, in 2011, citing budget challenges.



The budget adopted by MIRA's board in February anticipated approximately \$90 million in energy sales, down \$3.6 million, or 16 percent, from the current fiscal year.

Kirk said natural gas prices have driven down the prices fetched by MIRA's plant in recent years from around 9 cents per kilowatt hour to as low as 2 cents.

"Fundamentally, the revenue return to the trash-to-energy plant is substantially less than it was a few years ago," Kirk said.

To improve its prospects, MIRA wants the legislature to allow it to receive Class I renewable energy credits, which are reserved for energy sources like solar panels and fuel cells. Those credits are worth more than the Class II credits the plants currently earn. "Absent that, we're entering some unknown territory here in terms of revenues," Kirk said.

– Matt Pilon

SPOTLIGHT ON: EDUCATION

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Hartford area office pair on troubled-realty list

Two of the Hartford area's most recognizable office towers have landed on a list of troubled commercial realty loans, but their land-lord-owners insist resolutions are underway.

Trepp LLC, a New York City firm that tracks distressed commercial mortgages in its latest report identified the pair as downtown Hartford's State House Square and East Hartford's Riverview Square.

Trepp cited an April 15 email from Fitch Investor's Service declaring that the \$87.55 million mortgage secured by State House Square has been sent to "special servicing," typically a sign the debt is nearing default. The loan is set to mature in early 2017.

State House Square is owned through a partnership of FBE Ltd. and Cammeby's International Group, both of New York. An FBE official who asked not to be named said the State House mortgage is current, adding "we don't plan on missing a payment."

State House Square is the 837,225-squarefoot office tower next door to the landmark Old State House that in late 2006 was appraised at \$106 million. The debt's collateral consists of two 14-story office towers and an older, seven-story building.

According to Trepp, Travelers is lead tenant, occupying more than 500,000 square feet of State House's space spread across several leases with staggered expiration dates, the soonest being in 2017.

Meantime, Trepp also reports that the value of property securing the \$40.4 million Riverview Square loan was cut 85



State House Square in downtown Hartford.

percent in April and the loan has been 30 days past due since January.

The collateral was valued at \$58 million in 2005 but that was slashed to \$8.9 million. According to special servicer notes, the borrower has offered a discounted payoff, Trepp reports. The loan matures in May.

The loan is backed by the 321,205-square-foot office building, whose lead tenant — the state Department of Information Technology — last October vacated about 200,000 square feet of Riverview's space. Occupancy has plummeted to 37 percent. The loan became 30 days delinquent in January and the last payment was in December, according to Trepp.

Riverview's West Hartford owner, The Fremont Group, is in "active, productive negotiations" with its loan-servicer to resolve the issue, said Fremont principal Jonathan Keller.

- Gregory Seay



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BY THE NUMBERS

7,472

The number of distracted driving crashes in Connecticut in 2015, according to a new report from UConn, which accounted for 7 percent of all crashes.

8.5%

The percentage decline in the number of Connecticut IT jobs posted online during the month of March

89

The number of UConn Health Center employees who were laid off last week, as part of a second wave of job cuts spurred by Connecticut's budget crisis.

\$200,000

The average price to buy a home in Greater Hartford in March, down 3.4 percent from a year earlier, according to the Greater Hartford Association of Realtors.

TOP 5 MOST READ

on HartfordBusiness.com

- Bronin proposes layoffs, concessions, cuts
- Vestis enters into Chapter 11 bankruptcy
- Popular WNPR host leaving morning show
- Top small cities in CT for doing business
- UnitedHealthcare leaving CT's insurance exchange

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TOP STORY

Bronin proposes layoffs, concessions, cuts amid downgrade

As promised, Hartford Mayor Luke Bronin's first ever budget contains steep cuts, including layoffs, but no property tax increases.

Facing a \$48.5 million budget deficit in the fiscal year that starts July 1, Bronin last week proposed cutting 100 city positions (including 40 layoffs), squeezing concessions from labor unions and virtually eliminating all cultural and arts grants.

He said he remained unwilling to raise the city's 74.29 mill rate, which is by far the highest in the state.

Combined with efforts to reduce police overtime pay, across-the-board cuts in city departments and other measures, the job cuts would amount to total savings of \$15 million. Bronin has not proposed laying off police officers or firefighters.

The mayor has also penciled in

\$15.5 million in labor concessions, which could include changes to benefit and pension design, wage freezes, furloughs and other measures.

Bronin's budget also includes \$1 million in concessions from non-union workers. The entire budget, including city and school operations, is \$557 million. He said he would flat fund the city's school system, and that some schools may be consolidated. The mayor has also slashed the city's capital projects budget

Hartford's Fiscal Outlook

\$660,000,000
\$640,000,000
\$620,000,000
\$580,000,000
\$550,000,000
\$550,000,000
\$550,000,000
\$480,000,000

FY 2017 FY 2018 FY 2019 FY 2020 FY 2021 FY 2022

Revenues Expenditures

from \$110 million to \$48 million.

As he has done in recent weeks, Bronin stressed that the city was on an unsustainable track that would require state intervention, perhaps as early as fiscal year 2018, when the city will have even fewer options to close an even larger projected gap.

Hartford's government is already running lean, he said, with its employee counts down nearly one-third since 2000, to 1,337 employees.

Bronin said regionalization measures like cost sharing among surrounding communities, full PILOT payments by the state and local-option taxes could help Hartford avoid insolvency in future years. But the city will need the legislature's help, he said.

Meantime, days after Bronin released his budget Moody's Inves-

tors Service downgraded the rating on the city's \$550 million in outstanding debt by one notch, from "A3" to "Baa1."

The downgrade reflects what Moody's said is the city's weak financial position and use of one-time revenues to balance its operating budget. The company also cited Hartford's limited financial flexibility due to rising fixed costs related to debt, pensions and retiree health benefits.

HEALTH CARE

CT has highest nursing home prices

A survey of long-term care costs finds Connecticut has the highest prices on average for a semi-private room in a skilled nursing home.

According to the Lincoln Financial survey, the annual average cost for a skilled nursing home, semi-private room is \$151,110. Massachusetts was second at \$138,355, followed by New York in third at \$135,780.

The national average for a semi-private room is nearly \$87,000 annually while a private room costs approximately \$99,600 - a 2 percent increase over 2014 for each respective setting.

BIOSCIENCE

CT's FluBlok maker eyes Zika vaccine

Meriden flu-vaccine maker Protein Sciences Corp. says it has teamed with a pair of Argentinian organizations and all three have enrolled in a consortium devising a vaccine against the Zika virus.

Protein Sciences, which makes the FluBlok anti-flu serum, and Sinergium Biotech, of Buenos Aires, Argentina, and Mundo Sano, a private foundation with activities in Argentina, Spain and Africa, announced their partnership last week.

Under the pact's terms, Sinergium will pay an unspecified upfront fee to fund the development and manufacture of the Zika vaccine being produced in Meriden using Protein Sciences' proprietary technology, the partners said.

Area housing sales show increase in March

Hartford area home sales continued to swell in March, with both single-family and

Closed sales of single-family homes rose 24 percent last month to 809 units vs

Condo sales climbed 10.4 percent to 181 units vs. 164 units sold a year earlier.

Median price for an area house sold in March fell to 3.4 percent to \$200,000

condominium closings strong last month, Realtors say. Median sale prices were mixed.

654 closed sales in March 2015, the Greater Hartford Association of Realtors said.

from \$207,100 the same month last year. But median condo sale prices rose 3.2

ADVERTISING, MEDIA & MARKETING

its corporation tax revenue forecast for the current year by \$85 million.

Popular WNPR host leaving morning show

John Dankosky, the host of WNPR's popular morning show "Where We Live", has been promoted to a new role overseeing eight public radio news bureaus _____ throughout New England.

February's \$20 million estimate thanks to lower than expected collections of personal

income taxes. After lackluster collections over the past six weeks, OPM has lowered

John Dankosky

In his new role, Dankosky will lead the New England News Collaborative (NENC) as its executive editor. NENC is a regional news collaborative that includes eight public media stations in New England, including WNPR.

Under his direction, the partnership will produce re-

Under his direction, the partnership will produce reporting projects for WNPR and its partner stations, and for national programs including "Morning Edition," "All Things Considered," and "Here & Now." Previously, Dankosky served as vice president of news at CPBN/WNPR.

Replacing Dankosky as host of "Where We Live" will be Lucy Nalpathanchil, a reporter and host for mid-day

programming on WNPR including "Here and Now."

TELECOMMUNICATIONS

Comcast will replace cable box with an app

Comcast will soon let its customers bypass the cable box and get Xfinity service directly on their television sets or streaming media gadgets.

A new Comcast app will transform new Samsung smart TVs and Roku devices into quasi cable boxes. The app, which will be available later this year, will serve up live TV and on-demand video, just like Comcast's X1 cable boxes do. Customers can also use the app to record shows on their virtual DVRs.

Existing Comcast customers who use the new app can return their boxes, saving the \$10-a-month equipment fee they would otherwise have to pay to rent their set-top box.

GOVERNMENT

REAL ESTATE

CT deficit creeps upward on corporation tax shortfall

percent last month to \$199,350 vs. \$193,250 a year ago.

The state's projected deficit for the current fiscal year increased 8 percent over the past month, as Office of Policy and Management forecasts for corporation tax revenue missed the mark in March and the first half of April.

OPM said last week that it's now projecting a \$141.4 million deficit for the year ending June 30. That's up from \$130.8 million in March, which was up sharply from

EDUCATION

Fairfield top undergrad business school in CT

Fairfield University has been ranked the best undergraduate business school in the state

Bloomberg did a study of the best U.S. undergraduate business schools, ranking Fairfield No. 1 in Connecticut with an overall national ranking of 43rd. The school jumped 15 spots from last year's rankings. The other Connecticut business schools on the list were: University of Connecticut, 72; Quinnipiac University, 91; Scared Heart University, 92; University of Hartford, 101.

Bloomberg based its rankings on employer and student surveys, starting salaries and internship opportunities.



CTfastrak riders will soon be able to travel to Manchester.

TRANSPORTATION

CTfastrak expanding service to Manchester

CTfastrak will expand its bus service east of the Connecticut River to Manchester beginning in August. The ultimate goal is to extend the route to UConn's main campus in Storrs.

The idea behind the expanded service is to provide more buses later in the day to Manchester's retail shopping areas for both employees and customers. Currently, several CTtransit local bus routes serving east of the river cease operations as early as 7:15 p.m. Monday through Saturday and 5:20 p.m. on Sunday. The transit study's initial recommendation is to extend the transit service until 10.45 p.m. Monday through Saturday and 7:40 p.m. on Sunday.

WHAT'S AHEAD:

■ 5/2 Focus: Small Business

■ The List: Largest Chambers of Commerce

■ Nonprofit Profile: **Foodshare**

CALENDAR

THURSDAY, APRIL 28

Banking Compliance Roundtable



Timothy R. Burniston

Netherlands consultancy Wolters Kluwer will co-host a compliance executive roundtable discussion for banking executive leadership throughout New England focusing on pressing compliance challenges in 2016.

The April 28 roundtable, which runs from 2 p.m. to 5:30 p.m. at the Radisson Hotel Cromwell in Cromwell, will be led by Wolters Kluwer Executive Vice President of professional services and consulting Timothy R. Burniston, a former federal regulator who will provide

an overview of pressing issues and identify areas where institutions can be proactive in their compliance monitoring and continued compliance program.

During the roundtable, Burniston will be joined by Minnie Saleh, executive vice president of retail banking at Liberty Bank, along with Wolters Kluwer co-presenters Jeffrey Robb, senior consultant; Miral Patel, technical product manager; and Mindy Marchetti, product manager.

Space for this event is limited. To register, go to: http://www.wolterskluwerfs.com.

GOVERNMENT, POLITICS & LAW

Murphy wants to drop barriers to medical marijuana research

U.S. Sen. Chris Murphy (D-Conn.) has joined a bipartisan coalition of 25 senators and representatives calling on President Obama to remove barriers to research medical marijuana and to facilitate new medical research on cannabis and its derivatives.

Murphy said 23 states have established medical marijuana programs, but researchers, doctors and patients in those states are still subject to federal barriers impeding innovation and medical research.

The senator said there are nearly 10,000 individuals in Connecticut being treated for debilitating medical conditions — such as cancer, PTSD, glaucoma, Parkinson's disease, multiple sclerosis and epilepsy who are registered for a medical marijuana certificate.

The congresspeople told Obama the executive branch could take steps to remove the research impediments by ordering the Drug Enforcement Administration to review its restrictions on medical

marijuana, which has been classified as a Schedule 1 substance since 1970 because it is considered to have no medical use.

RETAIL

Vestis enters into Chapter 11 bankruptcy

Meriden-based Vestis Retail Group last week filed for Chapter 11 bankruptcy and is shuttering all of its Sport Chalet stores as well as certain Eastern Mountain Sports and Bob's Stores outlets.

As part of the voluntary reorganization, Vestis has also proposed selling remaining Eastern Mountain Sports and Bob's locations to funds advised by Philadelphia private equity firm Versa Capital Management LLC, which would acquire substantially all of the company's remaining assets, pending court approval.

As part of the planned transition, Sport Chalet began store closing sales on April 16. Vestis will also close eight Eastern Mountain Sports shops — including one in the Corbin's Corner shopping center in West Hartford — and one Bob's store.

DON'T MISS THE MOST INSPIRATIONAL NETWORKING EVENT OF THE YEAR





Junior Achievement 13th Annual Partners in Achievement Breakfast

FRIDAY, MAY 13, 2016 7:15 – 8:00 A.M. Networking/Breakfast | 8:00 – 9:00 A.M. Program

Hartford Marriott Downtown | 200 Columbus Boulevard Hartford, CT

JA's 13th annual Partners in Achievement breakfast in Hartford is a celebration. During the breakfast program, which begins at 8:00 a.m., you will hear firsthand from children, educators and volunteers from local schools who have all experienced JA programs in the Hartford region. We promise you will be inspired!

This event is considered one of Hartford's best opportunities to network with the region's top business leaders. From 7:15-8:00 A.M., while you network with old and new friends, you will also have a chance to mingle with JA students. During this time, you will be treated to a sumptuous full breakfast.

Don't miss this incredible opportunity to network and support the more than 37,000 young people JA will serve this school year. Please be aware that this is a fundraising event and guests will be asked to make a contribution during the program.



Please reserve your spot at JA's 13th annual Partners in Achievement breakfast by contacting Jeremy Race at 860-525-4510 ext. 225 or jrace@jaconn.org.





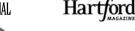












PMR











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CCSU aims to lift business-school profile

By Keith Griffin

kgriffin@HartfordBusiness.com

espite an already crowded market, Central Connecticut State University (CCSU) is ramping up its graduate business education program, adding several new degrees in recent years to lure away working professionals from surrounding schools.

It started in 2014 when CCSU launched its first MBA program and earned national accreditation from the Association to Advance Collegiate Schools of Business (AACSB). In March, the school announced it was launching a master's of science degree in accounting.

Ken Colwell, dean of CCSU's School of Business, said the New Britain-based public university is confident it can take on bigger name Connecticut schools — Quinnipiac University, the University of Hartford and UConn by selling the value of its degrees.

CCSU's per-credit graduate rate is \$577 vs. \$985 at Quinnipiac and \$724 at UConn for full-time students, he said, adding the price discount doesn't come absent quality. CCSU now boasts the same AACSB accreditation, which requires institutions to meet rigorous quality standards, as other Connecticut schools including Fairfield, Quinnipiac, Sacred Heart, UConn, Yale, and the universities of Hartford and New Haven.

"That is a validation that the quality of education, professors and resources we bring to bear ... are of the same caliber of competing schools," he said.

Colwell said marketing of its graduate business degrees is initially targeting CCSU grads, who made up the bulk of the school's first MBA classes.

"The key is awareness. We don't have a huge marketing budget. It's difficult. Once you get the word out there, people start coming in," he said.

CCSU's attempt to boost the profile of its business school comes amid tough and changing times in the industry. A 2014 Bloomberg News report said that some U.S. business schools could fail in the coming years, especially private institutions without established reputations, because of declining full-time enrollments and a move to more online education.

Grad students, typically in the midst of building careers, no longer want to waste time on or even drive to campus, forcing schools to invest more in online education opportunities.

Quinnipiac School of Business Dean Matthew O'Connor said private universities like his are staying competitive by offering flexibility as well as specialized master's degrees.

The Hamden school launched a master's in business analytics two years ago, hoping to attract professionals from two large Connecticut industries that rely on that skill set: financial services and larger banks.

Both Quinnipiac and CCSU rely heavily on jobs projections to determine their degree offerings. Cowell said the graying of the accounting workforce made it logical to create the master's in accounting.

O'Connor said the same was done at Quinnipiac with the creation of the business analytics degree.

"We typically do a lot of research before we start a new program. It's not trivial to get a new program off the ground," O'Connor said.

Proving a need

Any public university graduate degree program in Connecticut needs approval by the Board of Regents for Higher Education. Dr. Estela R. López, interim provost and senior vice president for the Regents, said CCSU needed to prove its program had a need and could be competitive in a time of declining resources.

López said other issues the board looks at is if the campus has the infrastructure, faculty and other resources to support the program. And at least among public universities, the program has to be funded through tuition and self sustaining.

"At times like this where budgets are tight, you don't want to approve programs that require capital," she said.

The provost added that diminishing resources doesn't mean the Regents system stops creating programs. "Part of it is looking at different sectors that are not coming to our institutions and can bring in tuition revenue," she said.

CCSU's Colwell wouldn't divulge the exact cost but said the university was able to create its new master's in accounting program for less than \$500,000, including the cost of two new faculty and hiring adjunct instructors.

Meantime, successful business graduate programs are moving towards a hybrid model of in-class and online education. Dan LeClair, AACSB's chief operating officer, said technology is shaping the way programs are delivered, giving rise to new competitors to traditional graduate programs.

Another trend CCSU is considering to remain competitive is the combined undergraduate/graduate track. Cowell said he could see the master's in accounting become a four-plus one program, where students, if academically eligible, complete their degree in five years.

At Quinnipiac, students in May are completing a master's in four years for the first time. O'Connor said it was a recognition of saving students money as well as challenging higher-achieving students who were coming to school with advanced placement credits.

"We've really tried to take a look at where the markets are going and pivot to make some long-term investments in the types of programs that are going to be appealing," O'Connor said.

Q&A

Closing CT's coding skills gap

Q&A talks about the Connecticut Skills Challenge with Bruce Carlson, Connecticut Technology Council president and CEO.

The Connecticut Technology Council (CTC) recently held the Connecticut Skills Challenge, which tested college students on their coding skills. What was the basic idea behind hosting this event?

A: As part of the CTC's Talent and Workforce effort, we are trying to match the available skilled and talented people that are already here in Connecticut with available jobs. We heard over and over from employers that finding coding talent was difficult, and we also heard that students were not finding easy ways to connect to the available jobs in Connecticut. This event was designed to match the talent with the jobs available.



BRUCE CARLSON

Connecticut **Technology Council president** and CEO

progress, by ... offering every student the hands-on computer science and math classes that make them job-ready on day

union address, President

Obama said, "In the coming

years, we should build on that

one." Is there federal support for coding? What's your sense?

A: The federal government is trying various methods to get more people trained to code. Most of the programs are included as part of the Workforce Training grants that the state receives. One in particular is a new Apprenticeship Program aimed at creating non-traditional apprenticeship opportunities. These programs are focused on fields outside the normal trades that have

developed these programs in the past. Specifically, this grant is looking for apprenticeship programs in the IT sector. As you may know, apprenticeship programs are a combination of on-the-job training and classroom education. We think this will be a great way to get people who might not normally be looking to get into the software development and coding fields a chance to do so.

Q: Why is coding so hot right now?

A: We are moving more and more into a digital world. Coding is a key element that makes the digital world work. Companies are looking for the talent that can either develop new software products or digitize the products they already have. As the digitization increases, the demand for coding skills will (and is) increase.

Q: What's the jobs outlook for coding and developers? Are there jobs in Connecticut? Will they still be here in the time it takes to train coders?

A: Coding is here to stay. We have been told that Connecticut companies could fill hundreds of coding jobs if the talent were available. The demand exists not only in Connecticut but worldwide.

However, not all the available jobs are for people coming out of college. Some are requiring 3-5 years of experience. That is why we need to not only establish programs like the Skills Challenge, but to also create robust internship and apprenticeship opportunities so that college graduates can have some, if not all, the required work experience being sought by the companies.

Coding jobs will be available for years to come so our efforts need to include short-term matching like the Skills Challenge and longer-term preparation of the workforce through STEM (science, technology, engineering and math) education, etc.

Q: In his 2016 state of the

Q: Where would you place Connecticut in its support of coding? Are school systems committed to it at the secondary level and even primary level?

A: In Connecticut, our education system is locally driven and there are pockets where coding skills are taught in high school. CREC is a great example of a high school program that is making a difference. But, it is not every school system or even every school within a school system.

Most school systems are putting an increased emphasis on STEM education, which is a critical first step in the right direction. As the push to introduce coding into the curriculum gains momentum, the reality is that the existing curriculum requirements already consume the school day, so finding pockets of time to fit it in is difficult.

That said, other jurisdictions are making bold moves to insure that coding skills are taught in school. Last year, England announced that they were requiring coding to be taught from kindergarten to eighth grade with students in eighth grade deciding





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THE LIST

Largest Connecticut colleges and universities

(Ranked by fall 2015 enrollment)

(Ranked by fall 2015 enrollment)								
Rank	School	Fall 2015 undergraduate enrollment (1)	Percent from Conn.	Undergraduate tuition & fees 2015-2016	Tuition & fees percent change	Undergraduate room & board	President	Year founded
1	University of Connecticut 115 N. Eagleville Road, Storrs, CT 06269 860-486-2000; www.uconn.edu	23,407	77%	\$13,366 (in-state) \$34,908 (out-of-state)	5.2%	\$12,436	Susan Herbst	1881
2	Post University 800 Country Club Road, P.O. Box 2540, Waterbury, CT 06723 800-345-2562; www.post.edu	10,144	27%	\$875 per credit (2)	0%	\$10,500	Don Mroz	1890
3	Central Connecticut State University 1615 Stanley St., New Britain, CT 06050 860-832-2278; www.ccsu.edu	9,933	95%	\$9,300 (in-state) \$21,570 (out-of-state)	1%	\$11,134	John Miller (3)	1849
4	Southern Connecticut State University 501 Crescent St., New Haven, CT 06515 203-392-SCSU; www.southernct.edu	8,106	95%	\$9,600 (in-state) \$21,870 (out-of-state)	4.8%	\$11,526	Mary Papazian (4)	1893
5	Quinnipiac University 275 Mt. Carmel Ave., Hamden, CT 06518 203-582-8200; www.quinnipiac.edu/mba	6,982	24%	\$42,270	3.9%	\$14,820	John Lahey	1929
6	Yale University 105 Wall St., New Haven, CT 06511 203-432-4771; yale.edu	5,532	6%	\$47,600	3.9%	\$14,600	Peter Salovey	1701
7	Western Connecticut State University 181 White St., Danbury, CT 06810 203-837-9000; www.wcsu.edu	5,298	94%	\$9,516 (in-state) \$21,786 (out-of-state)	4.8%	\$12,154 (5)	John Clark	1903
8	University of Hartford 200 Bloomfield Ave., West Hartford, CT 06117 860-768-4100; www.hartford.edu	5,246	48%	\$36,460	2.8%	\$11,638	Walter Harrison	1957
9	Sacred Heart University 5151 Park Ave., Fairfield, CT 06825 203-371-7999; www.sacredheart.edu	5,205	39%	\$37,170	4%	\$14,140	John Petillo	1963
10	Eastern Connecticut State University 83 Windham St., Willimantic, CT 06226 860-465-5000; www.easternct.edu	5,099	95%	\$10,016 (in-state) \$22,286 (out-of-state)	3.4%	\$12,108	Elsa Nunez	1889
11	University of New Haven 300 Boston Post Road, West Haven, CT 06516 203-932-7000; www.newhaven.edu	5,002	40%	\$35,650	3%	\$14,620	Steven Kaplan	1920
12	Fairfield University 1073 N. Benson Road, Fairfield, CT 06824 203-254-4000; www.fairfield.edu	3,970	30%	\$44,875	2.5%	\$13,520	Jeffrey von Arx	1942
13	Goodwin College 1 Riverside Drive, East Hartford, CT 06118 860-528-4111; www.goodwin.edu	3,549	96%	\$20,100	3.6%	\$9,000 (6)	Mark Scheinberg	1999

Source: Each school via survey. Notes: DND = Did not disclose. This list does not include state community colleges.

(1) Represents full-time and part-time students.

(2) \$570 per credit for online.

(3) John W. Miller will retire as president effective Sept. 15, 2016.

(4) Mary A. Papazian will resign as president effective July 1, 2016.

(5) Based on a single room in Fairfield and a platinum meal plan. Rates vary.

(6) Estimate of housing costs near the college. Goodwin is a commuter school.

—Compiled by Stephanie R. Meagher.

Q&A: Carlson

whether to pursue computer science more formally or not. Even if the student didn't take the computer science track, there would still be mandated coding classes through 12th grade.

Q: Code to Live By A100 was one of the sponsors of the skills challenge. A

gentleman on its website says, "Connecticut can fund startups; we can offer them places to work. We can do all that, but if we don't have developers, we're going nowhere." Does that mean we need more private support to enact more developers?

A: There is a role that both the private and

public sectors need to play. What will work best is when they are working together in partnerships. Programs like P-Tech or CT-ECO, where companies are working with public schools to support students that want to get into coding, are great examples where both private-and public-sector resources are

brought to the table to maximize the benefit. The private sector can help meet the current need. which is in their enlightened self interest, while at the same time informing the public sector, both the education system and training programs, about what skills and talents will be required in the future.







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DOWNTOWN HARTFORD

W. Hartford's Park Place, West Wynd sell for \$9.45M



est Hartford's Park Place West and West Wynd apartments, totaling 106 units, recently sold for a combined \$9.45 million, brokers say.

Park Place West, at 158 Newington Road, has 63 units that are a mix of studios, one-, twoand three-bedroom flats, according to the New Haven office of broker Marcus & Millichap.

The buyer is 158 Park Place West LLC, according to the West Hartford town clerk's office. Westhart Apartments was the seller. Westhart also sold West Wynd, at 51

Caya Ave., to Oakwood West LLC. West Wynd has 49 one- and two-bed-

Proto Group's leases

room units.

Nearly a half-dozen commercial tenants have signed on for almost 20,000 square feet of $retail\,space\,in\,three\,retail\,centers\,in\,Cheshire$ and Wallingford, according to listing broker The Proto Group of North Haven. Proto was

exclusive broker, except where noted.

In Cheshire, Morning Investments LLC signed a 10-year lease for 1,500 square feet in Everybody's Plaza, 1021 S. Main St., to open a Great Clips salon. Proto represented the tenant; Phillips Edison Co. represented landlord Cheshire Station LLC.

In Wallingford, a new, 10,000-square-foot retail shopping center going up at 893 North Colony Road/Route 5, next door to CVS, has garnered tenant signings. Proto represented landlord Centerplan.

Great Clips signed for 1,080 square feet in a lease valued at \$130,800; Spring Communications, d/b/a AT&T, agreed to a five-year lease of 1,800 square feet worth \$245,000; Starbucks Corp. executed a 10-year lease of 1,945 square feet valued at \$900,000.

Kerry Wood, formerly of the Dartmouth Co., represented Great Clips. RHYS Commercial of Stamford represented Spring Communications. Sullivan Hayes NE represented Starbucks.

Finally, Better Burrito's of South Windsor leased 2,400 square feet for a new Panchero's Mexican Grill. The lease is valued at more than \$630,000.

\$450K N. Britain parcel

A 1.1-acre residential-zoned parcel in New Britain is on the market at \$450,000, brokers say.







West Wynd Apartments, top left, and Park Place West, top right, both in West Hartford. Everybody's Plaza in Cheshire, bottom left. 1806 New Britain Ave. in Farmington, bottom right.

The acreage at 331-335 and 343-349 Farmington Ave. is zoned for single- and two-family dwellings, or for other specified uses if the town agrees, according to listing broker Reno Properties Group LLC.

The site is not proximate to the city's CTfastrak depots, but there is a 64-unit midrise apartment building next door, Reno said.

Ex-EDAC bldg. listed

A 22,140-square-foot Farmington industrial building that once housed operations for EDAC Technologies is listed for sale or lease.

The property at 1806 New Britain Ave. was one of three EDAC occupied, totaling 88,597 square feet, as headquarters and for manufacturing aeroparts and components. EDAC has since relocated headquarters and production to Cheshire.

EDAC vacated the buildings following

its state-assisted purchase of and relocation into larger industrial and office space that Pratt & Whitney previously occupied at 500 Knotter Drive in Cheshire.

Last summer, Polar Industries paid \$2.1 million to acquire all three buildings, relocating operations from 33 Columbus Blvd. into two and putting the third on the market. Polar presently occupies 1790 and 1798 New Britain Ave.

According to listing broker Amodio Real Estate, 1806 New Britain Ave, is fully air conditioned; has 30-foot clear ceiling heights; has three overhead five-ton bridge cranes; and three drive-in doors.

New Britain's Amodio & Co. Real Estate is listing broker.

Deal Watch wants to hear from you. *E-mail it, along with contact information* to: gseay@Hart ford Business.com.

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from page 1

Airport, state incentives play a larger role

resolve, as well as the commitment of business and leisure travelers, to sustain overseas flights that last flew from Bradley to Europe eight years earlier.

Central to Aer Lingus' decision to activate four-day-a-week flights to-and-from its main Dublin, Ireland, hub to Bradley, one of its senior executives says, was the two-year, \$9 million revenue stop-loss guarantee Connecticut provided the airline.

Such financial incentives, airline-industry observers say, have gained momentum in recent years, particularly among secondtier air hubs like Bradley. Its use also reflects the reality that airports, both domestic and abroad, are as much catalysts for economic development than travel gateways.

Few appreciate that more than Kevin Dillon, who is Bradley's CEO as well as executive director of the Connecticut Airport Authority that oversees the Windsor Locks airfield.

"We are in a very competitive business. I've often tried to explain to folks that we compete with other airports in the [New England] region for passengers," Dillon said, referring to Boston's Logan International and New York's Kennedy International and LaGuardia airports. "We're also competing with other airports in the country for a limited number of aircraft."

Aer Lingus Fact Box

and Vueling.

Airbus A330-300.

the Airbus A319.

Aer Lingus is owned by London's

International Airlines Group, also

parent to British Airways, Iberia

• The largest aircraft in its fleet is the

• The smallest aircraft in its fleet is

· The most common aircraft in its

 It plans to fly Boeing 757s configured to carry 177 passengers to and from Bradley.

fleet is the Airbus A320.

With millions of dollars of capital sunk into aircraft, airport gate and landing fees and staffing, airlines want more tangible assurances of at least a minimal return on their investments, Dillon said.

That's why, said
Aer Lingus Chief Commercial Officer Keith
Butler, the \$9 million
revenue guarantee
from the state Department of Economic and
Community Development was vital to the
carrier's decision to
serve Bradley.

"We have so many

options, so we try to position those aircraft in places where we think we can make money," Butler said during a recent Hartford stopover. "Anything that can be factored in to de-risk that decision is welcomed."



Keith Butler, Aer Lingus Chief Commercial Officer

Both Bradley and Aer Lingus have economic-development ambitions. In recent years, Aer Lingus has invested millions, Butler said, to reposition its Dublin base as a hub for its flights of Boeing 757 and Airbus A380 jetliners from the U.S. and other overseas

destinations to deposit passengers, who then board its short-haul, Boeing 737s to destinations throughout Europe.

Bradley, meanwhile, has been slowly rebuild-

ing its roster of flight destinations to include not only Ireland, but more recently the re-launch of service to Los Angeles. Until 2008, Connecticut's flagship airport hosted scheduled service to and from Amsterdam. Netherlands. through a joint venture of former Northwest Airlines in the U.S. and KLM Royal Dutch airlines.

Expanded coastto-coast and international flights are particularly important to Connecticut's business commu-

nity, which for years have lamented the paucity of such service at a time when so much of this state's commerce occurs on a global scale, industry observers say.

But airline consultants and others say

TERMINAL-DIRECTORY

Kevin Dillon,

Bradley Airport's

CEO; executive
director of the

Connecticut
Airport Authority.

	2016	2015	% Change
Enplanements	431,148	419,224	2.8%
Deplanements	422,923	406,624	4.0%

so-called "second-tier" airports, such as Bradley, must pony up incentives like the revenue stop-loss guarantee, and/or be willing to temporarily waive the landing-rights and gate fees they charge airlines, to compete with first-tier airfields whose locations and high passenger counts make them preferential.

Incentives have been effective. Airline/airport consultant Dean Hill, who has been a paid adviser to Bradley the past two decades, points to Pittsburgh's airport, which offered Delta Air a revenue stop-loss guarantee in exchange for launching service to Paris, France. In 2009, Hill said, with the U.S. economy deep in recession and Paris passenger traffic dwindling, Delta tapped the guarantee to cover a small loss on its Paris service, which remained intact.

By the third year of service, with the economy in recovery, the Paris route was profitable for Delta. Had Delta not had the route-revenue guarantee, Hill said, the airline "most likely would have cancelled that flight very quickly and never come back."

"That's a huge victory for a community," said Hill, president of Campbell-Hill Aviation Group LLC, of Alexandria, Va.

Second chance

Success this time around for Connecticut's trans-Atlantic airline service will hinge largely on support and engagement from the state's

and the New England region's business and corporate community, Hill and others say.

To that end, Aer Lingus has made outreach to them a priority, beginning with a corporate meet-and-greet event with the Springfield business community earlier this year. In early April, the Irish carrier held a similar gathering in downtown Hartford, serving up hors d'oeuvres, wine, beer and face time with Butler that drew some 200 to The Society Room.

Aer Lingus, too, brings some meaningful assets to its partnership with Bradley and Connecticut, Butler said.

For instance, the carrier is touting its Hartford-Dublin service among Emerald Isle air travelers, particularly with tourists and those with friends and relatives among the 4 million or so Northeast residents who claim Irish ancestry, he said. Aer Lingus is offering free roundtrip flights to and from Bradley as part of its promotion.

In its first 12 months serving Bradley, the airline expects to fill 105,000 seats on flights between Connecticut and Ireland, Butler said. The airline will operate Boeing 757s configured to carry 177 passengers; he declined to reveal how many seats it must fill to be profitable.

The possibility also exists, Butler said, that if its Connecticut service proves fruitful, Aer Lingus could increase its frequency of Hartford-Dublin flights, or ply the route with larger aircraft, such as the Airbus A380 widebody that can carry 250 to 320 passengers.

In a further bid to make its Connecticut service more attractive vs. flights originating from Boston or New York, Aer Lingus is touting its Dublin status as a pre-customs clearance site. That means passengers returning to the U.S. via Bradley won't encounter the lengthy line and wait times that often exist to clear customs at larger airports.

MetroHartford Alliance CEO Oz Griebel said the regional chamber has been emphasizing the easier customs-clearance feature to the companies and businesses that comprise its membership. That alone, Griebel said, could make Bradley more attractive to international travelers.

However, it will require engagement from the business community as regular flyers on Aer Lingus and the new Los Angeles-direct service that will make them sustainable.

"You want that international service to attract companies to Connecticut and the Hartford region," Griebel said, which builds more passenger traffic and spurs more air routes. "It's in everybody's interest for this to succeed."



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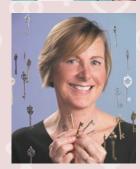
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16 HARTFORD BUSINESS JOURNAL • April 25, 2016

State faces waste constraints

Legislators have already sought to address some of those waste items in recent legislation, including a handful of bills this year.

Barring major changes to the draft plan, now known as the Comprehensive Materials Management Strategy, leaning further on product makers will be an increasingly important strategy, among others, for the state to hit its ambitious goal of reducing by roughly half the amount of trash it burns to produce energy by 2024.

Of the state's aggregate waste stream, somewhere between 25 percent and 35 percent is currently saved from incinerators at trash-to-energy facilities through reuse, recycling, composting and other methods, according to estimates. The 2024 diversion goal is 60 percent.

Lee Sawyer, DEEP project manager for materials management and compliance assurance, readily admits the goal is ambitious. On the subject of new stewardship requirements for industry, he said DEEP would prefer to build collaborative approaches with businesses.

But he said EPR programs are "key to achieving the statewide diversion goal."

According to the draft plan, reaching that goal will take other strategies, including reducing the overall amount of waste generated in the state, improving collection systems for recyclables, stepping up state enforcement of existing recycling mandates for apartment and commercial buildings, convincing more residents to commit to recycling, and developing new technologies, such as anaerobic digestion plants for food waste.

As it prepares an overhaul of the state's waste plan, DEEP, at the legislature's direction, has also asked energy developers to submit proposals for how to overhaul its solid waste system, including trash-burning and recycling facilities in Hartford operated by the Materials Innovation and Recycling Authority (MIRA).

There's a lot happening at once, and MIRA's Thomas Gaffey, director of recycling and enforcement, said DEEP will need adequate staff and funding for enforcement and other efforts.

"My concern is, with what's going on with the state budget, are they going to have the resources to pull this off?" Gaffey said. "And I'm not sure. I mean, I hope they do."

If the state doesn't hit its 60 percent goal in the next eight years, it may not be able to handle the trash produced within its own borders.

In that scenario, the state would have to export more of its trash to other states, leading to higher costs for businesses and residents, DEEP's Sawyer said.

"[Costs] can really skyrocket," he said. "We have to make sure we have sufficient capacity for disposal."

EPR so far

The electronics and paint EPR programs launched in Connecticut in 2011 and 2013, respectively, have removed more than 50 million pounds of televisions and other electronics and more than 500,000 gallons of paint from the waste stream, according to state reports.

The two programs allow consumers to dispose of those items at various drop-off sites around the state and have saved municipalities more than \$3 million in disposal costs, according to the state.

The electronics and paint programs have been financed by more than \$15 million in fees on manufacturers and retailers. The paint fee is paid by consumers at the point of sale.

The mattress EPR program, which



MIRA workers screen a recyclables conveyor belt for bags, needles and other contaminants.

requires used mattresses to be recycled and is funded by a \$9 fee collected when a new mattress or box spring is sold, will end its first year next month.

Ahead of the plan

Though DEEP's waste plan isn't final, environmental groups and legislators haven't waited to attempt to solve waste challenges through legislation.

Bills this session propose studies and other measures for scrap tires, plastic grocery bags and consumer packaging. None of the bills adhere to the true definition of EPR, to the disappointment of some environmental and municipal groups, but each contains elements of product stewardship.

One proposal, House Bill 5149, takes aim at a growing problem in the state — illegal dumping of scrap tires. Hartford, for example, expects to collect and dispose 6,000 illegally dumped tires this year, Mayor Luke Bronin said in testimony.

Haulers have been forced to send many tires out of state since a Sterling facility that accepted millions of tires annually stopped doing so three years ago.

The bill requires DEEP to work with industry to find end markets for tires and assess whether it should establish a permit system for tire haulers. The Connecticut Recyclers Coalition and the Connecticut Conference of Municipalities both support the bill, but hope it leads to a stewardship or EPR program.

Meantime, Senate Bill 226 aims to reduce the use of grocery and other plastic bags in Connecticut. Connecticut consumers used nearly 17,000 tons of plastic bags last year, according to a DEEP study, up from under 12,000 tons in 2010. Though they shouldn't, many residents place bags in single-stream recycling bins, which ultimately gums up machinery at the state's recycling facilities, such as MIRA's Hartford plant, where 19 sorters are constantly on the lookout for bags amidst a fast-moving conveyor of recyclables. Gaffey said the plant has to stop its machinery at least a few times a week for workers to safely remove stuck bags.

MIRA President Thomas Kirk said that slows down plant operations and can contaminate other recycling commodities the plant sells, eroding their market value.

"They're really an annoyance and they border on a serious problem from time to time," Kirk said.

A bill last year that would have required a fee for plastic bags at grocery stores failed. This year's bill requires a gradual transition to bags made with more recycled materials and for DEEP to create an agreement with retailers that will cut bag distribution in half by 2021.

Like the tire bill, the bag bill has critics that say it should be an EPR program. But the Connecticut Food Association, which represents grocery stores and other

History of Product Stewardship in Connecticut

1978 Legislature passes the bottle bill

1996 CT launches municipal recycling and collection program for rechargeable batteries

2002 Legislature passes law phasing out mercury products and mandating collection by manufacturers

2004 CT joins Product Stewardship Institute

2006 Regulators update state's 1991 solid waste plan

2007 State laws pass creating electronics EPR program (taking effect in 2011) and requiring organics recycling by certain large, commercial generators

2011 Paint EPR legislation passes (took effect in 2013)

2013 Mattress EPR legislation passes (took effect 2015); Sterling plant stops accepting scrap tires, forcing increase in out-of-state transports

2014 Wallingford waste-to-energy plant closes, leaving four in the

2016 DEEP updating solid waste plan for first time in a decade and issues RFP seeking to overhaul state's waste system

potentially affected businesses, argues changing the ingredients in plastic bags will be more expensive and result in poorer quality bags.

The association says educating consumers about existing bag recycling programs at various stores is a better option.

Mike Paine, president of East Granby waste hauler Paine's Inc. and chair of the National Waste and Recycling Association's Connecticut chapter, said he doesn't mind the idea of EPR, but worries about how DEEP might implement its strategies.

For example, if the agency eventually requires separate collection of plastic bags or glass or food waste, it could force his business to raise its prices to deal with the added complexity.

"It's not really specific as to what they're going to do," Paine said.

A third bill calls on DEEP to work with industry to reduce the volume and weight of consumer packaging. It is arguably the most complex legislation and could involve creating standards for a vast industry that exists far beyond Connecticut.

"My concern is, this is little Connecticut," Paine said. "We're not going to dictate to China how toys are going to be packaged."

DEEP's Sawyer acknowledges the complexity of a potential EPR program for packaging, but he argues it could have the greatest impact on the state reaching its goals.

"Developing any kind of EPR program requires extensive dialogue with all stakeholders," he said. "In the draft plan, we call for that process of dialogue to continue over next couple of years."

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NONPROFIT NOTEBOOK

MOVERS & SHAKERS





Scott Bates

Dr. Sabet W. Hashim

CT Institute for the 21st Century names executive director

The Connecticut Institute for the 21st Century (CT21), which recommends nonpartisan, data-driven policy to government leaders, has named Scott Bates its new executive director.

Bates, a Connecticut native, has served in a number of important positions in state and federal government, including secretary of the commonwealth of Virginia under Gov. Douglas Wilder and as senior adviser to the U.S. House Select Committee on Homeland Security. Bates recently served as president of The Center for National Policy in Washington, D.C. In March, he was appointed to the recently constituted Connecticut Port Authority and elected chairman.

Hartford Healthcare announces Heart and Vascular Institute appointments

Hartford Healthcare has appointed Dr. Sabet W. Hashim as chairman of cardiac surgery and cophysician-in-chief of the Hartford Healthcare Heart and Vascular Institute, and Hartford Hospital cardiologist Dr. Paul Thompson the institute's co-physician-in-chief. Dr. Thomas Divinagracia, director of endovascular services at Hartford Hospital, will lead systemwide vascular surgery strategy.

The Heart and Vascular Institute will be under the administrative direction of Mariane Carna, system vice president for cardiovascular services.

For the past decade, Hashim has served as director of cardiac valve surgery at Yale-New Haven Hospital, where he performed New England's first mitral valve repair in 1984.

Thompson is an international expert who has authored more than 200 scientific articles on topics including the effects of exercise training on preventing and treating heart disease.

Hartford law firm adds assoc. attorney

The Law Offices of John Q. Gale LLC announced that Hide (HE-day) Inga has joined the firm as an associate attorney. He will practice alongside attorneys John Gale and Derek Poirier at Gale's firm in downtown Hartford.

A native and dual citizen of Nigeria who grew up in Willington, Inga joins the Law Offices of John Q. Gale after eight months as a solo practitioner specializing in family law.

UConn names chief diversity officer

Joelle A. Murchison has been named associate vice president and chief diversity officer at the University of Connecticut, effective July 5.

Murchison, currently vice president of enterprise diversity and inclusion for The Travelers Cos., will serve as the university's main strategist responsible for guiding efforts to define, assess and promote diversity, inclusion, and educational and employment opportunity.

Leadership Greater Hartford names consulting, training director

Leadership Greater Hartford (LGH) announced that Karen Senteio has joined the LGH team as director of consulting and training. Sentejo will manage LGH's consulting and training services focused on leadership training, team building and a variety of other organizational development needs.

A professional coach and owner of Verve LLC consulting services, Senteio brings more than 25 years corporate experience at The Hartford Financial Services Group Inc., holding leadership positions in project and program management, operations, information



Dr. Paul Thompson



Joelle A. Murchison





Patricia "Patty" Mason



Randy Master

technology, diversity and inclusion, training, facilitation and change management.

American Eagle FCU names VP, real estate lending

Patricia "Patty" Mason recently joined East Hartford-based American Eagle Financial Credit Union as vice president/real estate lending, following the promotion of Howard Brady to senior vice president/chief of lending. Mason, who previously worked at United Bank, has 16 years of sales and service industry experience.

BETA Group adds Hartford senior project engineer

Kaethe Podgorski has joined BETA Group Inc. as a senior project engineer and will support the transportation department of BETA's Hartford-based office.

Podgorski has more than 15 years of experience in the analysis and design of traffic, transportation and civil improvement projects.

Joining Technologies announces ops manager

East Granby-based Joining Technologies Inc., which specializes in laser welding and cladding, has promoted longtime employee Greg Miller to operations manager at its headquarters facility.

Miller will oversee all engineering, facilities maintenance and manufacturing personnel, and will have full responsibility for delivering fusion welding, machining and supply chain services to the company's North American customers, which include aerospace, medical device and automotive OEMs.

CT Open tennis tournament hires media veteran

The Connecticut Open presented by United Technologies announced that 20-year media industry veteran Randy Master has joined its corporate partnerships department.

Master will be responsible for leveraging the success of the tournament, its WTA player field, Men's Legends event, domestic and international television coverage and not-for-profit status to garner regional, national and worldwide partners.

Master comes to the Connecticut Open after spending 10 years at Tennis Channel, most recently serving as the vice president, director of East Coast ad sales.

Channel 3 Kids Camp appoints new board members

Channel 3 Kids Camp, located in Andover and Coventry, recently appointed three new members to its board of directors: Wilson Vega, Dr. Anton Alerte and Suzanne C. Thorburn.

Vega is senior vice president of field operations at Global Imaging Systems; Alerte is a pediatrician at St. Francis Hospital and University of Connecticut; and Thorburn is employed by Meredith Corp.

NONPROFIT PROFILE

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SERVICES

Arthur Renner, Executive Director

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FY 2015 SUMMARY				
	2014	2015		
Total Employees	15	15		
Total Assets	\$1,320,453	\$1,423,589		
Total Liabilities	\$461,155	\$441,740		
REVENUES				
Contributions & Grants	\$0	\$0		
Program Service Revenue	\$2,989,570	\$3,093,845		
Investment Income	\$30,571	\$51,892		
Other	\$141,783	\$133,537		
TOTAL	\$3,161,924	\$3,279,274		
EXPENSES				
Grants	\$10,000	\$10,000		
Member Benefits	\$0	\$0		
Salaries/Employee Benefits	\$1,247,803	\$1,279,591		
Fundraising Fees	\$0	\$0		
Other	\$1,860,074	\$1,858,533		
TOTAL	\$3,117,877	\$3,148,124		
MARGIN	\$44,047	\$131,150		
TOP PAID EXECUTIVES (FY 2015)				
	Base Salary	Total Compensation & Benefit		
Arthur Renner, Executive Director	\$216,780	\$245,508		
Julie McNeal, Director of Finance	\$120,118	\$138,662		
Mark Zampino, Public Affairs Director	\$112,864	\$119,389		
SOURCE: GUIDESTAR IRS 990 TAX FORM				

UConn has formally committed to sharing space in the Hartford Public Library.

The flagship state college will renovate and occupy about 12,000 square feet of library space exclusively for classes/meetings/events once it relocates its West Hartford campus to new space downtown in the fall of 2017. UConn and the library also will share about 4,350 square feet in the 500 Main St. building, adjacent to city hall.

The bulk of UConn's classroom space and faculty offices will be housed in the former Hartford Times Building on Prospect Street.

The People's United Community Foundation awarded \$135,500 during its first grant cycle of 2016 to nonprofit organizations throughout Hartford County. Recipients included: Farm to Family in Avon; Connecticut Center for School Change; Connecticut Coalition to End Homelessness; Connecticut Housing Investment Fund; Connecticut Public Broadcasting; Local Initiatives Support Corporation; Connecticut Science Center in Hartford; Rebuilding Together of Manchester, Prudence Crandall Center; and YMCA of New Britain.

Harvard Pilgrim Health Care Foundation distributed more than \$1.5 mil**lion** in grants in 2015 to its Healthy Food Fund initiatives within the region, supporting programs that grow, distribute and market fresh food for the community.

Connecticut recipients include: Hartford Food Systems; New Haven Farms and New Haven Land Trust; Green Village Initiative; CT Food Bank; Brass City Harvest; Community Garden Grants; and Hands on Hartford.

Achievement First Amistad High School received a \$100,000 grant from State Farm's Youth Advisory Board to support their Unified Theater. The program brings together nearly 60 students of all abilities, backgrounds and experiences where students write, direct and perform their own original theater performance.

The Petit Family Foundation recently awarded a grant of \$100,000 to support the Hartford HealthCare Cancer Institute at The Hospital of Central Connecticut. The grant will support the new cancer center that opened last spring. The walking path located in the healing garden at the center will be named in recognition of the foundation's support.

Hartford Parent University, a grassroots organization begun and run by parents for parents in Hartford, has received a \$15.000 grant from the Travelers Foundation, the charitable arm of Travelers. Hartford Parent University's goal is to increase parent involvement in the schools and empower parents to raise children who are successful in school and in life.

New Horizons Domestic Violence Shelter, operated by Community Health Center Inc., has received a \$5,000 grant from the **Community Foundation of Middlesex County** to purchase food and personal care supplies for shelter residents.

The grant is made possible by the Chuck and Rachel Wiltsie Fund, the Elizabeth Swaim Middletown Fund, the Middle Oak Fund, the Jean and Biff Shaw Fund, and the Susan and William Wasch Fund.

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Top Executive: William H.W. Crawford, IV, CEO

FACT BOX

Industry: Savings & Loan 1Q 2016 Revenue: \$50.1M 1Q 2016 Net Income: \$11.9M **Quarterly Profit Change: \$2M**

Cash: \$46.6M Employees: 697

Competitors: Bank of America

Webster Financial Corp. People's United Financial

TOP INSTITUTIONAL INVESTORS

Holder	Shares	% Stake
T. Rowe Price Associates Inc.	3,537,554	7.07
Dimensional Fund Advisors	2,562,202	5.12
Keeley Asset Management Corp.	1,827,416	3.65



STOCK WATCH (as of noon April 21)

Ticker Symbol: UBNK Stock Price: \$12.88 Market Cap: \$611.04M 52 Week Range Price: \$10.28-\$14.16 Outstanding Shares: 47.37M

CORPORATE SUITE (2015)

Executive	Title	Salary	Bonus	Stock Awards	Non-equity Incentive	Total
William H.W. Crawf	ord IV CEO	\$597,288	\$0	\$553,928	\$385,158	\$1,860,463
Eric R. Newell	EVP/CFO/Treasurer	\$301,154	\$0	\$159,592	\$159,858	\$660,719
David C Paulson	EVP Head of Wholesale Banking	\$276.058	\$0	\$200 088	\$150,000	\$773 1/18



Join us at a special evening as we celebrate the 2016 Green Circle Sustainability Awards

Join Connecticut's Department of Energy and Environmental Protection (DEEP), along with the Hartford Business Journal and the Connecticut Green Guide, this May for the Green Circle Sustainability Awards. The awards event will recognize this year's Green Circle Awards honorees, and be a celebration of sustainability, recognizing companies throughout Connecticut for their contributions and achievements.

All American Waste, LLC

All Waste, Inc.

BD Medical Systems

BJ's Wholesale Club Boehringer Ingelheim

Pharmaceuticals, Inc.

Brewer Pilots Point Marina

Brookfield YMCA Comprehensive Energy Efficiency and Resilience Upgrades

CED Greentech East

Chapman Manufacturing Company Christopher Kueffner, Partner, The

Adventure Park at Storrs Clean Energy and Sustainability Comcast Cable

Connecticut Farm Energy Program CT Resource Conservation 8 Development Area, Inc.

Connecticut Green LEAF Schools Connecticut Technical High School System (CTHSS)

Coventry Energy Conservation Alternative Energy Advisory Committee

CT Department of Correction CTfastrak, Connecticut's First Bus

Rapid Transit System DaCruz Manufacturing, Inc (formerly C&M Screw Machine Products, Inc.) Domingo Medina

2016 FINALISTS (In Alphabetical Order)

Eastern Connecticut State University: Green Campus Committee

Eco-Smart, Inc. ESPN Inc

Ginger Chapman/Yale Office of

Sustainability Goodwin College

Greenwich Academy

Hartford Marathon Foundation Joel M Rinebold, Director of Energy Initiative at Connecticut Center for

Advanced Technology, Inc (CCAT) Joyce D. and Andrew J. Mandell Greater Hartford Jewish Community Center. Inc.

Kate Donnelly, Chair, Hampton Green

King Low Heywood Thomas

Leticia Colon de Mejias and the Green Eco Warriors

Materials Innovation and Recycling Authority (MIRA)

Meriden Enterprise Center c/o 290 Pratt Street, LLC

Middletown Area Transit Bus Maintenance and Storage Facility

New Haven Board of Education(NHBOE)/AFB O&G Industries Inc

Oak Grove Montessori School

Pharmacia and Upjohn

Company LLC Pitney Bowes

Pratt & Whitney

Saybrook Point Inn & Marina, LLC

Southern Connecticut State

Stamford 2030 District

Sub Edge Farm

The City of Hartford Planning & Zoning Commission; Sara Bronin, Chair

The Hartford The Orchards at Southington

Town of Cheshire Water Pollution Control Department

Town of Manchester Sewer Department

Town of Old Saybrook

United Technologies Corporation

University of Connecticut

University of Connecticut/Department of Natural Resources and the Environment

USA Hauling & Recycling

Valley Container, Inc. Wilton Go Green, Inc. Windsor Marketing Group

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INFINITY

EDITORIAL

Legislative process remains broken

or years, the Hartford Business Journal has alluded to the fact that Connecticut's legislative process is broken and that the challenges facing the state are too complex for the current crop of leadership in the General Assembly.

The clown show that broke out last week in Hartford, in which House Speaker Brendan Sharkey and other Democrats refused to attend a planned budget meeting with Gov. Dannel P. Malloy — a move that prompted a verbal spat between the two leading Democrats over major philosophical differences in how to handle the state's growing fiscal crisis — only underscored our observation.

Sharkey didn't like that Malloy targeted hospital and education funding, municipal aid and health and human services in his unprecedented second budget proposal that aimed to close next fiscal year's \$922 million budget deficit.

Malloy shot back, criticizing the legislature for not offering a balanced budget of their own, and again waiting until the waning days of the legislative session, which ends May 4, to pass a budget.

There are a lot of factors in play here, and they all point to a dysfunctional legislative process.

First, Malloy is right to criticize House and Senate leadership for not offering up a balanced budget until the end of the session. Such last-minute policymaking leads to a less transparent process and the adoption of poor policy in a rush to fill budget holes.

Last year was a perfect example. After major outcry from the state's leading employers, some of which threatened to leave the state (General Electric eventually did flee to Boston) legislators haphazardly rolled back \$178 million in planned tax hikes on data processing and web development services, among others, that

Another issue is legislators' failure to come to grips with **Connecticut's new** economic reality, a catchphrase being peddled by Malloy. It is in fact true.

were passed during the final hours of the 2015 legislative session.

Although legislative leaders have sworn off tax increases this year, the business community should have little faith in legislator's ability to keep that promise, especially if last-minute deals are being hatched behind closed doors.

Democratic leaders, including Sharkey and Senate President Pro Tem Martin Looney, have argued they are waiting to see if April 18 tax collections come in higher than expected before offering up a revised budget, but the clock is ticking and the public deserves a say on any spending package legislators consider.

A simple alternative is to offer a worst-case-scenario budget that takes into account the latest deficit projections and then rolls back any cuts should tax receipts outperform expectations — an unlikely scenario.

Such a move would increase transparency over the process and allow more time to openly debate the issues. However, election-year politics may be holding back good governance in this case — lawmakers don't want to pitch spending cuts that would upset constituents if those cuts may not even be necessary.

Another issue is legislators' failure to come to grips with Connecticut's new economic reality, a catchphrase being peddled by Malloy. It is in fact true.

Sharkey has said Malloy's proposed cuts were perceived as disrespectful to his caucus' priorities, particularly deep cuts to hospitals and local schools.

However, the question remains: What's the alternative? There isn't enough lowhanging fruit to help close a nearly \$1 billion deficit, meaning large spending areas such as municipal aid, state-employee benefits and Medicaid funding will be on the

 $These \,are \,the \,consequences \,of \,our \,elected \,leaders' years \,of financial \,misman agement.$ Malloy too doesn't deserve to be absolved off all criticism. While we agree with his approach to cut spending rather than raise taxes, he doesn't appear to have a grand vision for his latest spending plan.

He's making significant cuts to balance the deficit, but has failed to adequately explain how his budget — which reflects his administration's priorities — will lead to a brighter, more prosperous future for Connecticut.

It's a vision that is cloudy at best.

OTHER VOICES

State must adapt to new fiscal reality

By Scott Bates

t's decision time in Connecticut. The greatest decisions surrounding government policy often come down to whether government has a spending problem or a revenue problem.

In Connecticut, the answer appears to be both.

Spending needs to be reduced and because the program requirements of the state's population dramatically shifted, tax reform not necessarily higher taxes—needs serious consideration.



According to a report produced last month by the Connecticut Economic Resource Center Inc. (CERC), the aging Baby Boomer generation is putting a greater strain on government spending, particularly as it relates to health care. At the same time, the responsibility to pay for these programs is falling on a much smaller population group, born in the post-Baby Boom years.

As Gov. Dannel Malloy explained at the start of this year's leg-

islative session, our state government is spending more than it is taking in. This is an unsustainable model that must be corrected regardless of the politics of the matter. Using basic math, it is clear the numbers do not add up, the budget does not balance and will not until we prioritize spending.

Connecticut has a complicated tax system that has

proven difficult to change. In the 1980s an over-reliance on the sales tax proved itself to be inadequate during recessionary periods, which led to the eventual implementation of the income tax, which at the time was considered more stable.

In recent years, however, income tax revenues have also proven unstable because of their sensitivity to fluctuations in the stock market. Even our transportation fund is threatened by falling revenues as cars use less fuel.

Meanwhile, at the local level, an over-reliance on the property tax is making homeownership more difficult for many young families.

The tax problem is a major issue that may take years to sort out. Short of that, the obvious place to look when it comes to balancing the budget through common-sense policy is on the spending side. There are plenty of places to look, and due in part to Connecticut's current budget crisis, lawmakers are being forced to consider options they have ignored in the past.

Returning to Baby Boomers and health care, Connecticut government leaders should be encouraged to continue support for policies that allow senior citizens to stay in their homes and out of institutional settings for as long as possible.

This concept is often called "aging in place" and a recent study, also conducted by CERC for the Connecticut Institute on the 21st Century, says this policy alone can save the state more than \$650 million over the next 20 years.

Healthcare policies centered on prevention can also save taxpayers money. There is early evidence that a prevention program instituted in 2011 for state employees is already paying off with a reduction in emergency room costs.

There is a tendency in government budgeting to avoid making these types of changes because they are considered incremental and fail to solve immediate deficits, but we have to change that mindset, because we simply have no choice.

Connecticut will dig itself out of the current fiscal crisis only when government leaders decide to adjust spending downward based on

actual revenue. Our state will only return to a sustainable fiscal model when incremental changes — taken together — substantially reduce the cost of government.

Scott Bates is the executive director of the Connecticut Institute for 21st Century, a non-partisan, data-driven organization

advancing public-policy solutions.

► The tax problem is a major issue that may take years to sort out. Short of that, the obvious place to look when it comes to balancing the budget through common-sense policy is on the spending side.



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The Hartford Business Journal welcomes letters to the editor and guest commentaries for our opinion pages. Electronic submissions are preferred and welcome at: editor@HartfordBusiness.com. Or you may fax submissions to Editor, Hartford Business Journal, at (860) 570-2493.

OTHER VOICES

Expanded homeowners insurance proposal harmful to consumers

By Eric J. George

he state legislature's Insurance & Real Estate Committee recently proposed a bill that would require anyone who insures a home to purchase a policy with a

costly and nationally unprecedented coverage mandate.

House Bill 5522
(An Act Concerning
Homeowners Insurance Policies and Coverage for the Peril of
Collapse) is intended
to address the "crumbling foundations"
problem reportedly
affecting a limited



number of homes and buildings in northeastern Connecticut. Although it is certainly understandable that some legislators wish to move quickly to address this problem, HB 5522 would likely do harm to consumers across the state while providing no relief to the affected homeowners. The controversial bill narrowly passed out of committee by a vote of 10-9. Many of the legislators who voted against the bill expressed concern about the detrimental impact it would have on the market for homeowners insurance for all Connecticut consumers. The Connecticut Department of Insurance, the state agency tasked with protecting consumers of insurance, warned that the bill would threaten both the affordability and the availability of homeowners insurance in Connecticut.

The legislature should reject this harmful concept

Based on news accounts, the foundations of affected homes are crumbling or deteriorating prematurely. The Department of Consumer Protection has hired a civil engineer to determine the cause of the deterioration and how many homeowners are impacted.

Any public policy reaction should be placed on hold until the full cause and scope of the problem can be determined. But no matter what, the bill passed by the committee is not the right solution. HB 5522 would require every homeowners insurance policy issued in Connecticut to pay for almost any type of damage that could occur to a home. It would even require insurance policies to cover "defective materials or construction methods." In essence, it would convert homeowners insurance into a home warranty.

Under HB 5522, consumers of homeowners insurance across the state would be forced to purchase policies with this expensive new mandate — assuming such policies were even obtainable. According to the Department of Insurance, the bill could impact not just the affordability but also the "future availability" of homeowners insurance in Connecticut.

The proponents of HB 5522 falsely claim that the bill would provide relief to affected homeowners. But the new mandate is prospective, and the legislature cannot retroactively change existing contracts.

Perversely, HB 5522 could be particularly harmful to the very region affected by the crumbling foundations problem. In testimony

submitted to the Insurance & Real Estate Committee, the Department of Insurance explained that if the bill were to become law, "carriers would need to increase rates in the regions affected by the faulty foundations by reflecting the claims costs of those losses in future pricing. As a result, all homeowners in the territories impacted by this issue — regardless of the status of their foundations — could face significantly higher premiums in the years to come."

Hopefully, the state's investigation will yield answers to this very serious problem. But affected homeowners deserve better than the false hope offered by HB 5522, and all consumers deserve the freedom to purchase insurance without costly government mandates.

Legislators should reject such a harmful concept. $\hfill\blacksquare$

Eric J. George is the president of the Insurance Association of Connecticut, the Connecticut trade association representing homeowners insurance carriers in the state.

BIZ BOOKS

Tips to avoid the startup failure trap

he Wisdom of Titans: Secrets of Success from Entrepreneurs Who Rose to the Top" by William J. Ferguson (bibliomotion, \$27.95).

Even knowing that the odds of success are against them, over 500,000 entrepreneurs start businesses each year. If small business owners want to beat the odds, they should heed the advice of 11 who made it big. Here are key takeaways:

J.W. Marriott, Jr. (Marriott International) — "Figure it out; hang in there." Building a business requires the ability to solve problems. You need a team to solve them because you don't know what you don't know. Don't micromanage; give people room to grow their skills and the company will grow, too.

William Sanders (LaSalle Partners) — "Become a student of the industry you're in." Know where you're going and what

needs to be done to get there. You can only do that if your strategy remains relevant to the times. Keep success in perspective because consumers are fickle; you have to find ways to add value to the products/services you provide.

Paul J. Diaz (Kindred Healthcare) — "Measure your progress at every step." Tracking progress creates "a framework for achievement and accountability." Tracking includes ensuring people have the resources to do their jobs. It also helps when strategy needs to be tweaked by identifying red flags early on.

While Diaz focuses on data, he manages by



"walking around" because it gives him a sense of what it takes to get the jobs done in the trenches.

John Robbins (American Residential Mortgage) — "Be mindful of the shadow you cast." Leadership and integrity are partners — especially in times of crisis. There's no room for cutting corners on ethics and quality. If the leader doesn't do what's right, he/she can't expect the employees to take the

high road, too.

Robbins walks the talk at the industry-level, too. Writing in the Mortgage Banking Magazine in 2005, he spoke of the financial train wreck that was coming because of subprime mortgages.

Eleven success stories with one common thread: There is no "I" in entrepreneur. Each acknowledges the support they received from family, employees, mentors and stakeholders.

➤ Keep success in perspective because consumers are fickle; you have to find ways to add value to the products/services you provide.

Eric P. Kaufman

Four areas drive every business: products/ services, users (i.e. current customers and prospects) planning and the team. As businesses grow, their cultures invariably develop a need for more specialization (i.e. compartmentalized activities), which supposedly increases both efficiency and effectiveness. In reality, shifting focus from the four drivers to operating processes leads management away from a culture of constantly questioning "what drives the four drivers" to one of managing a growing bureaucracy.

Think about that in light of this question: What happens when a company

begins losing money? Its first efforts to stem losses involve cutting operating costs, not finding ways to increase sales. Comparatively speaking, it's easier to cut costs than find ways to increase sales. The cost cutting further reduces the company's resources — particularly its intellectual capital (i.e. downsized staff, overworked remaining staff, increased turnover),

which means its ability to identify get-

back-in-the-game ideas dwindles.

To stem losses, a company needs to again see the big picture by reexamining the four drivers that made it grow. That process starts with revalidating your products/services. This involves both current and former customers. Customers have choices. If they're choosing or not choosing you, find out why. Meet with them. Ask about their perception of your product/service's ongoing utility, quality and value. When you find criticism, treat it as an opportunity to fix what's gone awry.

When customers know their advice helped find a solution, they see their

input as one of your business drivers. Organize your plan and team around processes that deliver what the customers want.

Key takeaway: A "think like a startup" culture always ensures the four drivers don't get lost in transition to organizational processes.

Jim Pawlak is a nationally syndicated book reviewer.

"Macro Thinking — The Last Business Book You'll Ever Need" by Eric P. Kaufman (CreateSpace, \$24.99).

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Pictured (from left) are: Scott Centrella, BGCS board president; Andy Zeitlin and Michael Widland, Shipman & Goodwin partners; and Christine Larsen, BGCS chief development officer.

OF NOTE

SHIPMAN & GOODWIN PRESENTED WITH 2016 CORPORATE PARTNERSHIP AWARD

The Boys & Girls Club of Stamford (BGCS) recognized three major advocates, including Hartford law firm Shipman & Goodwin LLP, at the organization's 2016 City Chic fundraiser in The Palace Theatre in Stamford. More than 350 guests attended the event, which recognized Shipman & Goodwin with a corporate sponsorship award.

COLDWELL BANKER CENTRAL CT OFFICES AWARDED BY CARTUS BROKER NETWORK

The southeastern and central Connecticut offices of Coldwell Banker Residential Brokerage were named a Platinum Award winner by the Cartus Broker Network for their outstanding performance during the past year.

The award was presented at the 2016 Cartus Broker Network International Conference in Florida.

Platinum is the highest level of the Excellence Awards presented to principal brokers. Excellence Award recognition is based on performance results related to a wide variety of goals, including customer service, cost management, and effective analysis and marketing of homes. Less than 35 percent of the Network's principal brokers achieved platinum-level recognition for their performance in 2015.

KEN CROWLEY AND CROWLEY AUTO GROUP TO BE HONORED AT JDRF'S PROMISE BALL

Ken Crowley and Crowley Auto Group will be presented with the Star of Hope Award at the Juvenile Diabetes Research Foundation (JDRF) Greater CT/Western MA Promise Ball in May at the Connecticut Convention Center.

As the Promise Ball's honoree, Crowley will be recognized for his outstanding dedication to JDRF's passion and commitment to curing type-1 diabetes.

FARMINGTON BANK TREATS LOCALS TO FREE BREAKFAST

Farmington Bank's branch managers from its two Plainville locations surprised customers at Bagel's Plus in Plainville by paying for their coffee and breakfast. Farmington Bank's On Us free breakfast morning also surprised people at five other locations in central Connecticut and western Massachusetts. Pictured (from left) are Farmington Bank branch managers Antonella Calabrese and Solidea Pitruzzello.

GREATER HARTFORD WOMEN'S CONFERENCE SUPPORTS DRESS FOR SUCCESS



The South Windsor Chamber of Commerce (SWCC) recently held The Greater Hartford Women's Conference, where professional women of all ages enjoyed a day of development and education. This year's \$500 donation was given to Dress for Success Hartford, a nonprofit that works on women's employment issues. Pictured (from left) are: Kim Gassett-Tenenbaum, SWCC board of directors treasurer; Sara Avatapalli, Dress For Success Hartford executive director; and William McAllister, SWCC board of directors president.

ST. FRANCIS PROVIDERS GIVE CARE TO REFUGEES



St. Francis Hospital and Medical Center healthcare providers Cheryl Jackson, Luke Mentzer, Paul Sullivan and Tom Turbiak recently traveled to Jordan to provide medical care to Syrian and Iraqi refugees through a group from Valley Community Valley Baptist Church (shown above) in Avon. Medical, dental, vision and physical therapy services were extended to nearly 800 men, women and children over nine days.

TECHNOLOGY IN THE WORKPLACE WHAT'S NEW AND WHAT'S COMING

The future is coming soon!

Please join us on April 27 for an energized and thoughtful conversation. Our panel of experts will explore the many ways that technology and innovation will change the world of work.

Date: Wed., April 27, 2016 Time: 7:30 A.M. - 9:30 A.M.

Where: The Society Room 31 Pratt Street, Hartford Single Ticket Rate: \$45.00 Breakfast will be served.

Reserve Your Seat Today!

Register today! Go to: www.HartfordBusiness.com and click on 'Our Events' Or contact Amy Orsini at 860.236.9998 ext. 134 or aorsini@HartfordBusiness.com

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